

complaint

Mr R complains that Link Financial Outsourcing Limited is pursuing him for debt that he does not owe to it.

our initial conclusions

Our adjudicator did not recommend that the complaint should be upheld. She was satisfied that Link was entitled to purchase the debt and it did not need Mr R's permission to do this. She accepted he had moral, ethical and humanist objections to the sale of his debt but she did not conclude that these prevented Link from seeking to recover the debt from him. She was also satisfied that Link had notified Mr R appropriately to let him know that his debt had been assigned.

Link accepted this recommendation. Mr R did not. In summary he said he had no contractual relationship with Link and no desire for one either. Mr R asked that an ombudsman review his complaint.

my findings

I have considered all the available evidence and arguments to decide what is fair and reasonable in the circumstances of this complaint.

It's clear that Mr R disputes that there is any legal relationship between him and Link. It's also clear that he objects to companies such as Link who he says have a "*primary business objective*" to "*make profits out of ordinary people's misfortunes and who use banking services*" for immoral purposes.

I do not ignore Mr R's legal submissions and moral, ethical and humanist objections, I acknowledge them. But I merely say they are not relevant to the issue here namely - is Link entitled to pursue Mr R for the debt which he does not dispute he owes. Albeit he says he does not owe it to Link.

Both parties agree that the original owner of the debt was a third party company that I shall call "A". Link has provided information to show that A sold the debt to it and that it notified Mr R of this. Based on the information I have available to me I have seen nothing to suggest that Link needed Mr R's permission to purchase the debt. Neither do I consider it is obliged to disclose the contractual documents Mr R says he wants to see before going any further.

Moreover, I do not consider that Mr R cannot owe the debt to Link because he has never, as he says, "*sought or solicited communication with Link*" or specifically chosen to enter into an agreement with it. I consider that this matter is very straightforward he owed the debt to A. A sold the debt to Link so now he owes the debt to Link. So, in the circumstances, I have no proper basis to say that Link is not entitled to pursue Mr R for the debt.

I recognise Mr R is unlikely to welcome or agree with my decision. I recognise also his sense of consternation that he is obliged to deal with a company he finds reprehensible. But in the circumstances I cannot fairly find in his favour.

my final decision

My final decision is that I do not uphold the complaint.

Joyce Gordon
ombudsman